

UNITED STATES BANKRUPTCY COURT

DISTRICT OF RHODE ISLAND

In re: YOVANY PADILLA

Case No.: 10-12928

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

John Boyajian, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/10/2010.
- 2) The plan was confirmed on 10/06/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/21/2011.
- 5) The case was converted on 04/11/2012.
- 6) Number of months from filing or conversion to last payment: 15.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$11,891.00
Less amount refunded to debtor:	\$.00

NET RECEIPTS: \$11,891.00**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$687.05
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION: \$687.05

Attorney fees paid and disclosed by debtor: \$2,500.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AMERICAN INFOSOURCE FOR T-MOBIL	Unsecured	NA	762.03	762.03	.00	.00
CAPITAL ONE, N.A.	Unsecured	414.33	679.90	679.90	.00	.00
CENTRAL FALLS TAX COLLECTOR	Unsecured	NA	NA	NA	.00	.00
CENTRAL FALLS TAX COLLECTOR	Unsecured	NA	NA	NA	.00	.00
CITIZENS BANK	Unsecured	253.74	NA	NA	.00	.00
DEPARTMENT STORES NATIONAL BANK	Unsecured	674.11	1,984.02	1,984.02	.00	.00
DIGITAL FED CREDIT UNION	Unsecured	NA	NA	NA	.00	.00
PAWTUCKET CREDIT UNION	Secured	7,000.00	NA	NA	.00	.00
PNC BANK MORTGAGE SERVICE	Secured	232,000.00	19,036.71	19,036.71	11,194.55	.00
PNC BANK MORTGAGE SERVICE	Unsecured	NA	103,211.45	103,211.45	.00	.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	7,259.42	8,543.99	8,543.99	9.40	.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	3,852.84	4,922.81	4,922.81	.00	.00

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PORTFOLIO RECOVERY ASSOC LLC	Unsecured	1,531.85	2,038.18	2,038.18	.00	.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	644.21	1,026.47	1,026.47	.00	.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	9,444.16	10,450.68	10,450.68	.00	.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	NA	220.43	220.43	.00	.00
PRA RECEIVABLES MANAGEMENT LLC	Unsecured	NA	4,046.91	4,046.91	.00	.00

Summary of Disbursements to Creditors:**Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	19,036.71	11,194.55	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	.00	.00	.00
TOTAL SECURED:	19,036.71	11,194.55	.00

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00

GENERAL UNSECURED PAYMENTS:	137,886.87	9.40	.00
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Disbursements:

Expenses of Administration:	\$687.05		
Disbursements to Creditors:	\$11,203.95		
TOTAL DISBURSEMENTS:			\$11,891.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 05/09/2012

By: /s/John Boyajian

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.